

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
ALEXANDRIA DIVISION

IN RE:  
BANKS JAMES L, JR & REY C

DEBTOR

Bank of America, N.A., successor by  
merger to BAC Home Loans Servicing, L.P.  
CREDITOR

§  
§ CASE NO.09-20069  
§  
§  
§  
§ CHAPTER13  
§

NOTICE OF MORTGAGE PAYMENT CHANGE

TO THE HONORABLE JUDGE OF SAID COURT:

Comes now Creditor, Bank of America, N.A., successor by merger to BAC Home Loans Servicing, L.P. and respectfully provides notice of a change of on-going mortgage payment as indicated below.

1. New Payment: \$ 3790.77 Effective November 01, 2011
  - a. Change Reason: Escrow Change
  - b. Principal and Interest: \$ 3067.36
  - c. Escrow: \$ 723.41
  - d. Total Payment: \$ 3790.77
2. Loan Number: xxxx9927
3. All future payments made on the above account should be made payable to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, L.P. and sent to 7105 Corporate Drive Mail Stop TX2-982-03-03 , Plano, TX 75024-0000.

Dated: August 26, 2011

Respectfully submitted,  
National Bankruptcy Services

/s/ Brad Cloud

Brad Cloud  
9441 LBJ Freeway Suite 250  
Dallas, TX 75243  
972-643-6600  
972-643-6698 (Telecopier)  
E-mail:notice@bkcyllaw.com  
Authorized Agent for  
Bank of America, N.A., successor by merger to BAC  
Home Loans Servicing, L.P.

CLERK  
US BANKRUPTCY COURT  
ALEXANDRIA DIVISION

2011 SEP -9 P 3:05

FILED



**CERTIFICATE OF SERVICE**

I, Brad Cloud, hereby certify that a true and correct copy of the foregoing Notice of Payment Change has been served upon the following parties in interest on August 26, 2011 via the method listed below:

via pre-paid regular U.S. mail:

Debtor's Attorney  
DANIEL M. PRESS  
6718 Whittier Ave Ste 200  
McLean, VA 221014531

via certified regular U.S. mail:

Primary Debtor  
BANKS JAMES L, JR & REY C  
20479 SWECKER FARM PL  
POTOMAC FALLS, VA 20165

via certified regular U.S. mail:

Chapter 13 Trustee  
THOMAS P. GORMAN  
300 N WASHINGTON ST, SUITE 400  
ALEXANDRIA, VA 22314

/s/ Brad Cloud

09-20069

Any questions or objections should be directed to and served on  
at the address below:

Creditor: Bank of America, N.A., successor by merger to BAC Home Loans Servicing, L.P.  
Contact: Customer Service  
Address 1: 2380 Performance Dr. Bldg C Mail Stop: RGV-C-32  
Address 2:  
City: Richardson  
State: TX  
Zip: 75082  
Telephone: 1-800-669-5224  
Fax: 972-498-5932  
E-mail: bankruptcy.administration@bankofamerica.com



**Bank of America**



**Home Loans**

JAMES BANKS

August 25, 2011

20479 SWECKER FARM PL

POTOMAC FALLS VA 20165

This statement is being furnished for informational purposes only and should not be construed as an attempt to collect against you personally. While in the future, your obligation to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, L.P. may or may not be discharged by operation of law, Bank of America, N.A., successor by merger to BAC Home Loans Servicing, L.P. will retain the ability to enforce its rights against the property securing this loan should there be a default.

If you are presently involved in a Chapter 13 proceeding, please be advised that should this amount conflict with any order or requirement of the Court, you are required to obey all orders of the Court.

#### **PAYMENT CHANGE NOTIFICATION**

This is to advise you that a recent escrow analysis completed on your loan has resulted in a change to your monthly payment.

#### **WHAT THIS MEANS**

Due to the change in your escrow payment, your current monthly payment of \$ 3,328.43 has also changed. Effective 11/1/2011 your new monthly payment amount will be \$3,790.77.

Below is a breakdown of the new payment calculations:

"This correspondence is from Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP"



Bank of America: Pr

New Principal & Interest Payment	\$3,067.36
New Escrow Payment*	\$ 723.41
New Monthly Payment	\$3,790.77

\* If your account is included in a Chapter 13 plan, we have credited the escrow account for the amount included in the proof of claim.

#### WHAT YOU NEED TO DO

If you have any questions, please contact our Customer Service Department at 1-800-669-5224.

Cc: CHUNG & PRESS, P.C.

6718 WHITTIER AVE., SUITE 200

MCLEAN VA 22101-0000

Account #: \*\*\*\*9927

Case #: 09-20069/VA/E

ID#: 92709-2006110822

THOMAS P. GORMAN

300 N WASHINGTON ST, SUITE 400

ALEXANDRIA, VA 22314

BIERMAN, GEESING & WARD, LLC

4520 EAST WEST HIGHWAY STE 200

BETHESDA, MD 208140000

“This correspondence is from Bank of America, N.A, successor by merger to BAC Home Loans Servicing, LP”



Bank of America, N.A.  
2380 Performance Dr, Bldg C, Mail Stop  
RGV-C-32  
Richardson, TX 75082

U.S. BANKRUPTCY COURT  
200 S Washington Street  
Alexandria, VA 22314-5405



Bank of America: Pr

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New Escrow Payment*	\$ 723.41
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U.S. BANKRUPTCY COURT  
200 S Washington Street  
ALEXANDRIA VA 22314-5405

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